

Hello.

Benita James

Talking to someone who gets it really makes a difference.

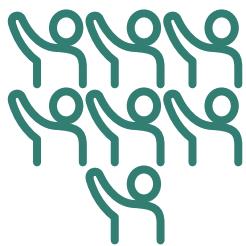
Benita James, Senior Lending Advisor

0451 961 042 | benita@australianlendingagency.com.au

16 Florian Boulevard, Gledswood Hills NSW, 2557, Australia

Authorised Credit Representative Number: 517085

You're in good hands.



7 out of 10* Aussies chose a broker over a banker to help with their loans. Why?

*Mortgage & Finance Association of Australia (MFAA) quarterly survey of leading mortgage brokers and aggregators July - September 2022



We work in your best interests

Brokers work for you, not the banks or shareholders

#BROKERSWORKFORYOU

Our promises. Three things you can expect from us.



Find the right deal for you

We'll research 60+ banks and lenders to find the right loan for you



Save you time

We will do all the legwork for your application.



Keep it simple

There is no charge to you. We're paid by the lender you choose.*

*There may be times when a credit representative charges a fee.

Access to 60+ banks and lenders in one place

Residential						
						
						
						
						
						
						
						
Commercial						
						
						
						
						
						
Equipment Finance						
						
						
						
Deposit Bonds						
						
Personal Loans						
						

How we will work together.

1

Discovery

You'll complete a set of questions online about what you're trying to do, your income, assets and other financial information.

2

The meeting

We'll talk about your goals and present some initial options that might be suited to you.

3

In-depth research

We'll compare the market and ensure our recommendation is best suited for your needs and most competitive solution.

4

Loan recommendation

We'll present to you a personalised Game Plan with tailored solutions and recommendations to meet your goals and objectives.

5

Lodge your application and prepare for signing

We'll work with the lender you choose to package, sign and lodge your documents - and do the legwork to get you approved.

6

Approval moment

Time to celebrate! We'll let you know that everything has gone smoothly with your loan application.

7

Settlement Day

This is the moment when the lender releases the money to you. We'll be on hand during the settlement process to let you know everything has gone through.

8

Together for the long haul

We're in this together and this is just the beginning. I'll be in regular contact with you to check in on your situation and make sure your loan continues to work hard for you.

Connecting and protecting you.



All the services you need under one roof

- Home loans
- Investment loans
- Refinance
- Commercial loans
- Car loans
- Personal loans
- Business loans
- Equipment loans
- Construction loans



Protect you, your loved ones and your lifestyle

- Income protection
- Life insurance
- Trauma cover
- Total and permanent disability
- Home and contents
- Landlord insurance



Save money on running your home

Our partners Loan Market Home Now can help you organise:

- Electricity
- Gas
- Solar
- Internet
- Pay TV
- Phone

The legal stuff – Credit Guide.

- ☒ Who we are
- ☒ The banks and lender we work with
- ☒ Our obligations to you
- ☒ How we get paid
- ☒ Who to speak to if you're unhappy

Credit Guide.

This credit guide provides you with the key information you need to know to make an informed and confident choice when engaging our services. We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (NCCP Act). The NCCP Act regulates the activity of lending, leasing, and finance broking.

Key Information

Our full name	BLSSA Pty Ltd ACN 117 651 760
Address	Level 26, 111 Eagle Street, Brisbane, Queensland 4000
Phone	03 9070 4852
Email	broker.advice@loanmarketgroup.com
Australian Credit Licence Number	391237
Internal Complaints Officer Contact Details	BLSSA Complaints Level 15, 360 Elizabeth Street, Melbourne Victoria 3000, Australia Email: resolutions@loanmarketgroup.com Telephone: 03 9320 1082 or 1800 763 486 (free call)
External Dispute Resolution Scheme Contact Details	Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001

Services we provide

We will help you choose a loan or lease which we believe is in your best interests. We will provide you with information on a broad range of lenders and make a recommendation based upon what you tell us is most important to you. Once you have chosen a loan or lease that is suitable for you, we will help you obtain an approval. We source finance from a panel of financiers. Our current panel comprises the financiers listed below:

Residential

AMP Australia ANZ Australia Apollo Assetline Capital Australian Financial Australian Military Bank Auswide Bank Bank Australia Bank First Bank of China Bank of Melbourne Bank of Queensland	Bank of Us Bank SA BankWest Bendigo Bank Broker Better Choice Home Loans Beyond Bank Bluestone Bridgit by LMG Brighten Commonwealth Bank Credit Union SA Firefighters Mutual Bank	Firstmac Go Beyond Go Edge Go Flexi Granite Homeloans Great Southern Bank Health Professionals Bank Heartland Bank Hejaz Heritage Bank HomeStart Household Capital	ING Judo Bank Keystart Home Loans La Trobe Financial Liberty Ma Money Macquarie ME Bank Mortgage Ezy Mortgage Mart MyState National Australia Bank	Newcastle Permanent ORDE Financial OwnHome P&N Bank Paramount Mortgage Services People's Choice Credit Union Pepper Money RedZed Resimac St George Sucasa Suncorp	Teachers Mutual Bank uBank UniBank Victorian Mortgage Group Virgin Money Australia Wave Money Westpac Zeus
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Commercial

ANZ Commercial Aquamore Arch Finance Commercial Assetline Commercial Bank of Melbourne Commercial Bank of Queensland Commercial	Bank SA Commercial Bendigo Bank Commercial Better Choice Commercial Commonwealth Commercial Funding Go Beyond Commercial	Go Flexi Commercial Granite Commercial ING Commercial Judo Bank Commercial La Trobe Commercial Liberty Commercial	Macquarie Commercial Medfin Finance N1 Holdings NAB Commercial ORDE Financial Pallas Capital	Paramount Commercial Pepper Money Commercial Prime Capital Qualitas Commercial RedZed Commercial Scottish Pacific Commercial	St George Commercial Suncorp Commercial/Business Westpac Commercial
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Asset Finance & Personal Loans

Affordable Car Loans Alex Bank [PL] Alex Bank [AF] AMMF Angle Finance ANZ Asset Finance Azora Banjo	Bank of Queensland Asset Finance Branded Financial Services Capital Finance CBA Asset Finance Dynamoney Early Pay Finance One Firstmac Car Loans	FlexiCommercial Judo Bank Asset Finance Latitude Motor Latitude Personal Loan Liberty Motor Finance Loans Today Medfin Asset Finance Metro Finance	MoneyMe Autopay MoneyMe Personal Loans MoneyPlace MoneyTech Morris NAB Asset Finance NOW Finance [PL] NOW Finance [AF]	Pepper Asset Finance Pepper Money Personal Loans Plenti Plenti Auto Finance Resimac Asset Finance Scottish Pacific Asset Finance Selfco Shift	Society One TP24 Westpac Equipment Finance WISR [PL] WISR [AF]
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This section provides details of the 6 most frequently used lenders by the licensee over the last financial year. This is not intended to be a comprehensive list, as there are other lenders on the current panel that may be utilised

Lending Institutions and Financiers	% of loan settled for the previous financial year
1. ANZ Australia	13.53%
2. Commonwealth Bank	11.2%
3. Macquarie	11.05%
4. Westpac	10.54%
5. National Australia Bank	10.03%
6. BankWest	6.22%

The information above is generated based on a full financial year, so in some circumstances a full year's data may not be available. In these instances, the field will be blank or there will be limited information, however you can request further details from your broker.

Our responsible lending obligations

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we make and any lease we enter with you is suitable to your needs and objectives. To decide this, we will need to ask you some questions in order to assess whether the loan or lease meets these requirements. The law requires us to:

- Make reasonable enquiries about your requirements and objectives
- Make reasonable enquiries about your financial situation
- Take reasonable steps to verify that financial situation
- In order for us to discharge our obligation in assessing your application for credit assistance, it is important that we have all available, accurate, current and relevant information.
- If you are unable for whatever reason to provide the information required to assess your personal and financial circumstances we may not be in a position to make a recommendation to you.

Credit will be unsuitable if at the time of the assessment, it is likely that at the time the credit is provided:

- You could not pay or only pay with substantial hardship
- The credit will not meet your requirements and objectives

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason, we must ask you to provide a significant amount of information. It is therefore very important that the information you provide us is accurate.

We must provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. We are only required to give you a copy of the credit assessment if we give you credit assistance.

If we arrange a loan for you to purchase or refinance real estate, remember you must make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own use and you should not rely on it.

Acting in your Best Interests

Best Interests Duty

When providing credit assistance, we are obliged to act in your best interests [Best Interests Duty]. This means that any products we recommend to you must be in your best interests, and the reasons for these recommendations will be documented, recorded, and explained and provided to you. In order to ensure your best interests have been met,

This recommendation will include information about why this is in your best interests and how it is aligned to your needs and objectives.

In the case of actual, potential, or perceived conflicts of interest, we will disclose these to you and prioritise your interests ahead of our own in all circumstances. This includes giving priority to your interests in situations where we know, or ought to reasonably know there is a conflict between the interests of you and the interest of ourselves or a third party.

Fees payable by you

As the licensee, we do not charge you for our services as we are paid commission by the financier. However, our credit representative may charge a fee and you may need to pay the financier's application fee, valuation fees, and other fees. We will communicate any fees when providing you with credit assistance.

Commissions received by us

We may receive commissions from the lenders and lessors who provide finance for our customers. These are not fees payable by you. The percentage of the commission varies, however generally ranges between 0.60% and 0.75%. We will provide you with full details on the nature and amount of these commissions and you can obtain additional information about this by asking us.

Commissions payable by us

We source referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees accord with usual business practice and not payable by you. We will disclose the nature and amount of these and you can obtain additional information about these commissions by asking us.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should first notify your credit assistance provider. If the complaint can't be resolved then please contact our Internal Complaints Officer using the details in the Key Information section above.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. In cases where your complaint will take longer than 30 days to resolve, we will notify you in writing.

Our external dispute resolution scheme

If we do not reach an agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution [EDR] Scheme. Our external dispute resolution provider is specified above. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Things you should know

We don't make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries.

We don't provide legal or financial advice. It is important you understand your legal obligations under the loan and the financial consequences. If you have any doubts, you should obtain independent legal advice before you enter any loan contract.

Our credit representatives

We have appointed a number of credit representatives to provide services. Details of the credit representative you are dealing with are set out below.

Credit Representative's Full Name **Benita James**

Address **16 Florian Boulevard, Gledswood Hills NSW, 2557, Australia**

Phone **0451961042**

Credit Representative Number **517085**

This section provides details of the 6 most frequently used lenders by your credit representative over the last financial year. This is not intended to be a comprehensive list, as there are other lenders on the current panel that may be utilised (refer section below)

Top 6 Lenders - Your Authorised Credit Representative:

Lending Institutions and Financiers	% of loan settled for the previous financial year
-------------------------------------	---

- | | |
|----------------------------|--------|
| 1. ANZ Australia | 52.21% |
| 2. BankWest | 11.5% |
| 3. St George | 8.85% |
| 4. Suncorp | 7.08% |
| 5. National Australia Bank | 5.31% |
| 6. uBank | 3.54% |

The number of lenders used in the last financial year is 14*.

The information above is generated based on a full financial year, so in some circumstances a full year's data may not be available. In these instances, the field will be blank or there will be limited information, however you can request further details from your broker.

The FAST lenders I am accredited with.

Affordable Car Loans ☒	Bank of Queensland ☐	Dynamoney [SBL] ☐	Judo Bank Commercial ☐	MyState ☐	RedZed Commercial ☐
Alex Bank [PL] ☐	Bank of Queensland ☐	Early Pay [AF] ☐	Keystart Home Loans ☐	N1 Holdings ☐	Resimac ☒
Alex Bank [AF] ☐	Bank of Queensland ☐	Early Pay [SBL] ☐	La Trobe Commercial ☒	NAB Asset Finance ☐	Resimac Asset Finance ☐
Allianz ☐	Bank of Us ☐	Finance One [AF] ☐	La Trobe Financial ☒	NAB Commercial ☐	Scottish Pacific Asset Finance ☐
AMMF ☐	Bank SA ☒	Finance One [SBL] ☐	Latitude Motor ☐	National Australia Bank ☒	Scottish Pacific Commercial ☐
AMP Australia ☒	Bank SA Commercial ☐	Firefighters Mutual Bank ☒	Latitude Personal Loan ☐	Newcastle Permanent ☐	Selfco ☐
Angle Finance ☐	BankWest ☒	Firstmac ☒	Liberty ☒	NOW Finance [PL] ☐	Shift [SBL] ☐
ANZ Asset Finance ☐	Bendigo Bank Broker ☒	Firstmac Car Loans ☐	Liberty Commercial ☐	NOW Finance [AF] ☐	Shift [AF] ☐
ANZ Australia ☒	Bendigo Bank ☐	FlexiCommercial ☐	Liberty Motor Finance ☐	OnDeck ☐	Society One ☐
ANZ Commercial ☒	Commercial ☐	Funding ☐	Loans Today ☐	ORDE Financial [R] ☐	St George ☒
Apollo ☒	Better Choice ☐	Go Beyond ☒	Lumi ☐	ORDE Financial [C] ☐	St George Commercial ☐
Aquamore ☐	Better Choice Home ☐	Go Beyond Commercial ☒	Ma Money ☒	OwnHome ☐	Sucasa ☐
Arch Finance ☐	Loans ☐	Go Edge ☒	Macquarie ☒	P&N Bank ☐	Suncorp ☒
Commercial ☐	Beyond Bank ☒	Go Flexi ☒	Macquarie Commercial ☐	Pallas Capital ☐	Suncorp Commercial/Business ☐
Assetline Capital ☐	Bizcap ☐	Go Flexi Commercial ☐	ME Bank ☒	Paramount Commercial ☐	Teachers Mutual Bank ☒
Assetline Commercial ☐	Bluestone ☐	Granite Commercial ☐	Medfin Asset Finance ☐	Paramount Mortgage ☐	TP24 ☐
Aust. Life Insurance ☐	Branded Financial ☐	Granite Homeloans ☒	Medfin Finance ☐	Services ☐	uBank ☒
Australian Financial ☒	Services ☐	Great Southern Bank ☐	Medfin Finance ☐	People's Choice Credit Union ☐	UniBank ☒
Australian Military Bank ☐	Bridgit by LMG ☒	Health Professionals Bank ☒	Metro Finance ☐	Pepper Asset Finance ☐	Victorian Mortgage Group ☐
Auswide Bank ☒	Brighten ☐	Hejazi ☐	MoneyMe Autopay ☐	Pepper Money ☒	Virgin Money Australia ☐
Azora ☐	Capital Finance ☐	Heritage Bank ☐	MoneyMe Personal Loans ☐	Pepper Money Commercial ☐	Wave Money ☐
Banjo [AF] ☐	CBA Asset Finance ☐	HomeStart ☐	MoneyPlace ☐	Pepper Money Personal Loans ☐	Westpac ☒
Banjo [SBL] ☐	Comminsure ☐	Household Capital ☐	MoneyTech [AF] ☐	Plenti ☐	Westpac Commercial ☐
Bank Australia ☒	Commonwealth Bank ☒	ING ☒	MoneyTech [SBL] ☐	Plenti Auto Finance ☐	Westpac Equipment Finance ☐
Bank First ☐	Commercial ☐	ING Commercial ☐	Morris ☐	Prime Capital ☐	WISR [PL] ☐
Bank of China ☐	Credit Union SA ☐	Judo Bank ☐	Mortgage Ezy ☒	Prospa ☐	WISR [AF] ☐
Bank of Melbourne ☒	Deposit Assure ☐	Judo Bank Asset Finance ☐	Mortgage Mart ☐	Qualitas Commercial ☐	Zeus ☒
Bank of Melbourne Commercial ☐	Deposit Power ☐		Moula [PL] ☐	RedZed ☐	
Bank of Queensland ☐	Dynamoney [AF] ☐				

Commission received by us	Your credit representative may receive all or part of the commissions and fees referred to above directly or indirectly from the licensee. You can obtain information from them about a reasonable estimate of those commissions and how the commission is worked out.
Other benefits	Your credit representative must maintain a centralised register recording all forms of gifts, hospitality and other related remuneration. It is available to you upon request.
Tiered Services	Your credit representative may have access to tiered servicing arrangement with certain credit providers. A tiered servicing arrangement provides non-monetary benefits such as providing preferential service which can assist your credit representative in achieving better outcomes for you. Examples include faster reviews by lender credit analysts and/or application turnaround times. The list of any tiered servicing arrangements they have is available on request. Where your credit representative makes a recommendation to a lender with whom they have one of these arrangements, this will be disclosed to you.
Fees payable by you	Your credit representative may charge a fee for their services. More details about the fees payable by you will be set out in a Quote and Proposal document which they will give you before a finance application is lodged. You may obtain from them information about how these fees and charges are worked out and a reasonable estimate of those fees.
External Dispute Resolution Scheme Contact Details	Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001
National Debt Helpline	If you're having difficulties managing your debts you can seek free assistance from the National Debt Helpline on 1800 007 007 or via the website ndh.org.au

Questions?

If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.